

**Fill in this information to identify the case:**Debtor 1 HERMAN C. STAPLE, II

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 17-24404GLT**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: TOWD POINT MORTGAGE TRUST 2015-4 -US Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 6 3 6 2

Property Address: 464 GREENRIDGE RD  
NEW KENSINGTON PA 15068

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>7,030.31</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>7,030.31</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>7,030.31</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$762.98

The next postpetition payment is due on

12 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 02/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **HERMAN C. STAPLE, II**  
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### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
01/26/2023	1258308	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	328.49
02/23/2023	1260877	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,676.29
03/28/2023	1263682	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	501.76
04/25/2023	1266482	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	501.76
05/25/2023	1269361	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	501.76
06/26/2023	1272248	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,096.18
07/25/2023	1274989	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	487.69
08/25/2023	1277781	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	487.70
09/26/2023	1280491	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	788.42
10/25/2023	1283202	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	487.69
11/27/2023	1285880	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	172.57
				<u>7,030.31</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

06/22/2018	1084832	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,619.06
07/26/2018	1088075	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	873.88
08/28/2018	1091299	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	613.32
09/25/2018	1094428	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	634.50
10/29/2018	1097680	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	644.47
11/27/2018	1100790	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	655.65
12/21/2018	1103886	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	691.70
01/25/2019	1107149	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,029.85
02/25/2019	1110370	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	678.47
03/25/2019	1113661	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	672.09
04/26/2019	1116996	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	532.89
05/24/2019	1120388	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	585.64
06/25/2019	1123790	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	905.45
07/29/2019	1127243	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	670.05
08/27/2019	1130728	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	668.01
09/24/2019	1133971	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.39
10/24/2019	1137362	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	534.18
11/25/2019	1140820	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	656.65
12/23/2019	1144200	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	655.88
01/28/2020	1147670	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	982.25
02/25/2020	1151206	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	653.29
03/23/2020	1154682	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	570.88
06/26/2020	1164633	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	254.65
07/29/2020	1167711	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	626.03
08/25/2020	1170789	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	626.18
09/28/2020	1173901	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	625.65
10/26/2020	1176977	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	634.66
11/24/2020	1180028	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	634.25
12/21/2020	1182956	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	633.87
01/25/2021	1185960	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	949.64
02/22/2021	1189086	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	633.88
03/26/2021	1192402	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	633.12
04/26/2021	1195641	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	621.49
05/25/2021	1198751	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	632.75
06/25/2021	1201934	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	948.25
07/26/2021	1205129	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	633.95
08/26/2021	1208279	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	669.64
09/24/2021	1211391	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	669.67
10/25/2021	1214455	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	663.22
11/22/2021	1217481	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	656.76
12/23/2021	1220567	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	984.36
01/26/2022	1223620	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	657.43
02/23/2022	1226476	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	656.90
03/25/2022	1229469	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	656.96
04/26/2022	1232509	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	728.73
05/25/2022	1235542	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,213.72
06/27/2022	1238566	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,412.91
07/26/2022	1241501	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	940.32
08/24/2022	1244366	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	929.71

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Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
09/27/2022	1247259	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,447.65
10/25/2022	1250046	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,036.00
11/23/2022	1252846	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	828.23
12/22/2022	1255578	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,636.36
01/26/2023	1258308	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	947.62
02/23/2023	1260877	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
03/28/2023	1263682	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
04/25/2023	1266482	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
05/25/2023	1269361	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
06/26/2023	1272248	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
07/25/2023	1274989	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
08/25/2023	1277781	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
09/26/2023	1280491	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
10/25/2023	1283202	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
11/27/2023	1285880	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
12/21/2023	1288445	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
01/26/2024	1291168	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
02/26/2024	1293805	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
03/26/2024	1296467	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
04/25/2024	1299128	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
05/29/2024	1301840	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
06/25/2024	1304348	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
07/25/2024	1306967	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
08/26/2024	1309514	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
09/25/2024	1312107	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	666.97
10/25/2024	1314646	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,918.37
11/25/2024	1317220	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	2,141.00
12/23/2024	1319594	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	1,735.58
01/28/2025	1322106	TOWD POINT MORTGAGE TRUST 2015-4	AMOUNTS DISBURSED TO CREDITOR	842.00
				<hr/> 61,995.46

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

HERMAN C. STAPLE, II  
464 GREENRIDGE RD.  
NEW KENSINGTON, PA 15068

MICHAEL S GEISLER ESQ  
1100 PENN CENTER BLVD #704  
PITTSBURGH, PA 15235

TOWD POINT MORTGAGE TRUST 2015-4 -US BANK NA - INDENTURE TRUSTEE  
C/O SELECT PORTFOLIO SVCNG\*  
PO BOX 65450  
SALT LAKE CITY, UT 84165-0450

SELECT PORTFOLIO SERVICING\*\*  
BANKRUPTCY NOTICES\*\*  
POB 65250  
SALT LAKE CITY, UT 84165

ROBERTSON ANSCHUTZ SCHNEID CRANE & PARTNERS PLLC  
13010 MORRIS RD SUITE 450  
ALPHARETTA, GA 30004

2/3/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee